"DUGGIE" STUART, MONTE CARLO'S BANE, ENJOYS U. S.

Widely Known English Racing Man and Bookmaker in New York for Brief Visit Tells How He Is Overwhelmed With Hospitality

While He Didn't Actually Break the Bank at Monaco's Gambling Palace, He Frequently Made Astonishing Winnings That Alarmed the Managers

By TORREY FORD.

"DUGGIE" he calls himself and "Duggie" they all call him. Short, snappy and affectionate. Whether it's a London bobby who wants to lay a quid both ways or a prince of finance who talks in terms of thousand pound notes, he's still "Duggie" to any one of them.

"Duggie Never Owes." That's the way the sign reads. "Safe as the Bank of England." That's another sign. "Not Here To-day and Gone To-morrow." "His Name Stands for all that is Good in the Racing World." Those are still more signs.

Behind these slogans Douglas Stuart has stood for the last eighteen years, the biggest "bookie" in all England, the heaviest plunger on the Continent. Fortunes have dropped into one hand and been passed out by the other and he keeps right on smiling. "Duggie" never owes.

'Duggie' Is His Sport Name; He Has a Real One

In strictly private life Douglas Stuart is Martin Harry Benson, wealthy turfman and sportsman, with an establishment at Epsom and a string of racing stables dotted about the countryside. As Mr. Benson, he rides, shoots, plays golf and occasionally drops down to the Riviera for the gay season. But when he "tickles" the bank at Monte Carlo he takes a night off from being Mr. Benson and becomes "Duggie" again.

Whether it is Mr. Benson or "Duggie" who is paying his first visit to America is something of a problem. Probably a little of both. It is undoubtedly Mr. Benson who arises in the late forenoon at the Biltmore, takes his daily Turkish bath as a setting up exercise and pops down for breakfast-luncheon. It is still Mr. Benson who receives callers, has tea, dinner and joins a theatre party in the evening. After the theatre, at 11:30 P. M., "Duggie" makes his appearance. His sporting friends rally round him and carry him off to idle away the hours until another day dawns.

Anyway, both Mr. Benson and "Duggie" are having a whale of a time and are glad they didn't postpone coming to America just because the common report had it that the States had gone dry and lost all enthusiasm for entertaining strangers.

We found Mr. Benson one afternoon at the Biltmore after he had had less than a fortnight of America. We had rather a long list of questions to spring in a casual interview, some of them hypothetical and some of them straight from the shoulder. We wanted to know, for instance, how it felt to break the bank at Monte Carlo, how he liked prohibition and what he thought of a State that had a law on the statute books prohibiting gambling. "Duggie" thought we had better find a quiet corner and talk it all over.

Modest Little Man Plainly Dressed as a Methodist

In the first place, let it not be thought that either "Duggie" or Mr. Benson looks the professional gambler. We had a portly party, planted prominently by a potted palm, with florid cheeks, sporty spats, and a carnation in his buttonhole, all picked out as the English visitor. Then a bellboy tapped us on the shoulder and led us across the lobby to a modest little man sitting by himself drumming with his fingers on the arm of the chair.

He was dressed as quietly as if he were on here attending a Methodist convention. Except for the cloth top boots and the large diamond in his scarf pin there wasn't anything to identify him as being other than a downtown business man slicked up for an uptown luncheon engagement. But when he talked he was all English. There is nothing austere or forbidding about "Duggie." He is friendly, confidential, genial and quite ready to explain to a mere novice the difference between "bettin' on the nod" and "layin' her both ways by wire." Born in London under the sound of the Bow Bells, without education or influential friends and a heritage that included only his father's best wishes, he has risen to head of the Douglas Stuart Turf Accountancy, the largest firm of its kind in the world. In a country that is not generally regarded as being democratic this is a feat that deserves something more than casual mention.

"I started out looking for my fame and fortune when I was just a lad," said "Duggie," "without much idea of what I wanted to do. I landed up on a racetrack down in South Africa, clerking for Abe Goldman, the bookmaker. He opened my eyes to the fact that makin' a book was the game, not backing winners. I started in as a bookmaker myself down there and bet on every racetrack in South Africa. As soon as I had my fare and a bit of a stake I turned back toward England.

"I hit upon the scheme of a starting price turf accountancy. In 1903 I founded the Douglas Stuart Turf Accountancy. I picked the name of Douglas Stuart because I wanted a touchy word like 'Duggie' to fit into the advertisements. Besides, it was a boyhood nickname of mine.

"We began modestly with two or three clerks and a small office in London. But with a fearless advertising campaign and a great deal of personal advertising I got the thing going. To-day I have 250 men working for me and a telegraph business that averages between 5,000 and 7,000 wires a day.

Has an Experienced Staff And Sticks Close to Business

"If any one should ask for the secret of my success I should say it was having a wonderful staff and getting down to the desk at 8 o'clock in the morning and sticking there until 6:30. Then I have put a lot of personality into the business. The world bets with 'Duggie,' and the world knows his face.

"I have invented several liberal concessions for the backers. Formerly the bookmakers had a limit of 10 to 1. I bet with no limit. If a horse starts at 100 to 1 and wins, I pay 100 to 1 up to any amount.

"As the greater part of my business is by telegram, it isn't unnatural occasionally for a wire to go astray. It happens once a week. I have made it a rule to pay the full amount of a client's winning on wires not received. It's a onesided rule, for when a client wires in a bet that loses and I don't receive the wire I can't charge his account with the loss unless he comes and tells me about it.

"During the last three years there has been considerable spirited rivalry against me. New firms have come along and tried to out advertise me. But I've gone right ahead with the game and out advertised them."

On the law books of England there is an ancient piece of legislation, an Act of Anne, providing that any one who has paid any gambling debts by check can recover the full amount of the loss. Gambling was set down as an illegal transaction. Although the law as originally written was intended to apply to cockfighting, an occasional client of the Douglas Stuart Turf Accountancy took advantage of its double meaning and recovered losses in the courts.

"Duggie" and his crowd realized that something had to be done about this curious blunder on the part of the court followers of Queen Anne. So they brought up a test case, the now famous 'Briggs vs. Sutters" case. The decision came down from the bench that a loser could sue a bookmaker and recover all moneys paid by check. The higher courts upheld the decision and the House of Lords agreed that it was entirely legal to call gambling debts illegal.

Then up spoke "Duggie." So he didn't have any legal income, did he? How about the thousands of pounds he had paid in to the Government as income tax? If the law didn't recognize his business as a legal enterprise, how could they claim a share of his profits?

Act of Parliament May Make Gambling Legal

Perhaps it was these pertinent questions. Perhaps it was the English spirit of fair play. At any rate, several influential statesmen, including the Chancellor of the Exchequer, gave out opinions expressing disapproval of the antiquated Act of Anne. A short bill, legalizing gambling debts and nullifying the old law, was framed and is now being considered by the House of Lords.

Meanwhile, to protect themselves in any eventuality, "Duggie" and his gang, including James Sutters, Joe Lee and Bert Fry, the Big Four of the English turf, formed a company to bring in the pari-mutuel betting machines that are used extensively in England. These are automatic devices that merely serve as stake holders during the race, deducting a 5 per cent. commission for services.

"In six months," said "Duggie," "the pari-mutuel machines would be the greatest opponent that 'Duggie' ever had. Although I am at the head of the pari-mutuel company, I am going back to England in February and start an advertising campaign against the pari-mutuel. We would never have started the machines if we had realized there was a chance that the English law would be changed to legalize gambling transactions.

"Of course, there is a sure 5 per cent profit in running the machines. No matter what happens at the races 5 per cent. would come to us. But it takes all the life out of gambling for me. With the turf accountancy, if any horse outside of the favorites wins, I am bound to have a big day. If the right spot wins I may come out with £100,000. That's what makes the game interesting, win or lose."

Martin Harry Benson, better known as "Duggie" Stuart, the English bookmaker, here on a brief visit to America.

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"Duggie" admitted that he was a lawabider, not a lawbreaker. He isn't familiar with the laws in this country. "If they're as bad as our laws they're equally stupid," he said.

When asked about his exploits at Monte Carlo the gambler modestly denied that he had ever broken the bank. He had "tickled it up at bit" at times, but he hardly felt that he had done it any serious damage.

"I go down to Monte Carlo every winter, in December and January, during our slack season. I can walk about the tables for a week and never bet a shilling. Then suddenly, some evening something will strike me and I'll pop a thousand pounds down quick. I never lose big sums for my method is to lose a little and then turn it up for the evening and wait until my luck is right.

"Once back in 1913 I caught a run of reds and got away with £14,000. That isn't breaking the bank by a long shot, but it causes a little commotion when the table has to call for more money.

"Another time down there I had a dinner party on the 13th of the month. There were thirteen at the table. We went over to the Casino after dinner and began to surround the number 13 with big bets. For five spins the numbers averaged between 13 and 22. We took away about £20,000 in a few minutes."

"Duggie" said he wasn't what you'd call a suspicious gambler. Perhaps just "a turn of it" now and then. Little things might alter his betting, but he doesn't carry a rabbit's foot in his vest pocket nor bet only on the wane of the moon. Before he leaves America he intends to drop down to Palm Beach and "tickle" the bank for luck. He's heard they have a miniature Monte Carlo down there strictly on the quiet.

He isn't a professional card player but he plays a good average game of auction. He doesn't like to "spoil the game" by playing for too high stakes. He plays poker, too, although it isn't considered a great game in England. He has done some crap shooting, but thinks it isn't much of a game for gentlemen. For an American game he prefers baseball. He was introduced to the sport during the war when the Canadians were encamped at Epsom near his country place. He played on the home team against the Canadians and although he was generally on the losing side he thought it was a regular game.

During the war he had an appointment in the Ministry of Munitions and admitted that he worked harder between 9 and 5 than he ever had to in the bookmaking business.

He carries his string of racing stables more as a pastime than as a business. Among the winners he has owned are Carrig Park, Sergeant Murphy, Shaun Spadah, You-Toi, New York, Balaton, Miss Douglas, Abouker, New Zealander and Duggie. The last named, his own namesake, had a flashy career. He bought him as a colt by Neil Gow out of Aida. Trained as a two-year-old, good enough to win anything, Duggie competed at Newburgh and won in a canter from thirty-six runners. Later, at Epsom, he won the Hyde Park Plate by a nose. At that time Duggie would have brought any price. It was the last race he ever won.

'Duggie' Never Gets a Chance In America to Go to Bed

On their impressions of America, both Mr. Benson and "Duggie" are almost eloquent.

"Your buildings, your theatres, your hospitality—they are wonderful!" commented Mr. Benson.

"You never give me a chance to go to bed," said "Duggie."

Privately "Duggie" confessed that he hadn't looked forward much to his trip to America. He had understood that Americans and Englishmen didn't get on very well. But as he had to make the trip on a private matter he came along with misgivings. Two minutes after his ship docked on Thanksgiving Day he discovered that the lack of congeniality between the two nationalities was an overestimated quality.

He found a group of American friends waiting for him on the pier. He found that arrangements had been made to have his baggage rushed through the customs. He found himself hurried off to a Thanksgiving dinner, a feast that he had only heard rumors of before his American invasion. That night he found himself one of a theatre party at "Bombo."

He thought Al Jolson was the greatest comedian he had ever seen on any stage. "I'd like to buy Al Jolson," he said, "and take him back to England with me and have him sing 'April Showers' to me while I work."

Since Thanksgiving the pace hasn't dropped. It has increased, if anything. Constantly he finds himself surrounded by hospitable Americans, both the "sporting classes" and the "Riverside Drive," folks, as he classifies them. He hasn't missed a night at the theatre, and all of his after the theatre dates have been filled. In the first ten days of his whirlwind campaign he has seen most of the spectacular spots in Manhattan, from the lowest dive to the most exclusive grill room. He has invitations to visit Kentucky, California and Palm Beach.

"Well, how do you like prohibition?" we asked him finally.

"Duggie" pulled up short in his eloquence. A slow twinkle started in the corner of his eye. Gradually it increased until his whole face broke into a broad beam.

"It hasn't affected me seriously yet," he said. "I still wake up in the morning with the same old headache. Anyway, I'm a bragger, not a knocker. I like your prohibition, what I've seen of it, all right."

In fact, "Duggie" had almost no fault to find with America. He likes it all, from the Woolworth Building to the Turkish bath at the Biltmore. He has driven down to Belmont Park and expressed his approval of the whole layout.

"It looks more businesslike than our racetracks over in England. I should imagine that every one who attends the races at Belmont would see all of the races."

Not Much Encouragement For a Sport Hero

There is just one thing he misses being so far from home. When he goes into the barber shop over here the barber doesn't hail him as "Duggie" and invite his opinion on the third race at Espom. When he steps into a taxicab the driver doesn't give him the joyful salute and suggest that he comment on the winning capabilities of a certain horse. And he misses the mystic luncheon hour in London which, as he describes it, is given up to discussing what horse one is going to play.

"The American is a sport," insisted "Duggie," "only he's not encouraged."

Douglas Stuart doesn't contemplate installing any of his systems of accountancy in America, not even the ultra-conservative pari-mutuel system. If the laws were different he might take a flier on almost any kind of a proposition. He would like a branch office of the Douglas Stuart Turf Accountancy in New York to take care of his American clients who have to cable if they want to place a bet. But as things are he intends to stick to his standards and not be a law breaker.

And when he gets back to England "Duggie" isn't going to forget the kind of a time they gave him in America. He isn't going to forget the dinners and theatres, the friends who entertained him or those who would have entertained him if there had only been room on his schedule. He's going to remember it all.

"Duggie" never owes.

What Has Become of the Medal of Honor Holders?

Continued from Preceding Page.

feel any effects of anything which I contracted while I was in the service. I never was wounded or gassed although I have had chances. I was in six major operations and was on duty in the front line doing intelligence work, scouting, observing, sniping and patrolling. I am going to school this fall and prepare myself to do things more scientifically on the farm.

"The American soldier was used in this war as a machine to repair democracy. Now, since it has been repaired, the machine has been laid away uncared for and to rust till the next task is in sight, and then I think there will have to be much repairing done before results are obtained. Anyway we did it once to make things right. And we will gladly serve again even if we have been laid away and forgotten once."

RATHER contrasting is the first hand report of Frank J. Bart, sergeant with the Ninth Infantry, in France. He writes:

"I have been out of work for about ten months and as I had nothing saved up you can imagine the humor I am in. The benches in the park are calling strong for me. I have learned that even a war hero must eat, have a place to sleep, &c., to be happy and to really enjoy the highest honors two great governments can bestow on a soldier. Funny how soon governments forget.

"As to the general public, an ex-service man is like a poor relation—so welcome. It's too bad that after our work was done on the other side we didn't steer for Siberia or jump into the ocean, instead of pestering people for a job. But Uncle Sam brought us back so what are you going to do about it?

"Some people seem to think if they had my war medals they would have no trouble in landing a nice government job. But I know a 'war' hero has about one chance in a hundred with a 'ward' hero in landing so-called political jobs. That's all for the present. As to the future, it looms up like the Great Chinese Wall, but a job would change the outlook completely."

MICHAEL B. Ellis, sergeant in the 28th Infantry, First Division, was St. Louis's greatest war hero. He received the Congressional Medal of Honor, the Croix de Guerre, the Chevalier of the Legion of Honor and two army citations in recognition of his bravery in action. He captured, singlehanded, two German machine gun nests and thirty-seven prisoners, including two officers, at Exermont, in the Argonne, October 15, 1918.

After he was discharged from the army, March 30, 1920, he returned to France, and married Mlle. Olga Masson, of Charleval, in May. Their romance had begun when Ellis was billeted at her mother's home. Mrs. Ellis was a professor of literature and an instructor of languages at a university near Paris. While Ellis was in France a movement to present him with a $10,000 home as a gift of appreciation from St. Louisans was begun, but the fund was never subscribed.

Ellis spent the summer at Montague, Mich.

Awards of the medal in France were made under the strictest regulation by law. As stated, only seventy-eight were granted and of the honored ones twenty-four had died in action or as the result of the action for which the decoration was given.

Nine different grades of rank are represented in the distribution of the Congressional medal. Among the winners were two lieutenant-colonels, two majors, five captains, eight first lieutenants, two second lieutenants, four first sergeants, twenty-five sergeants of different classes, twelve corporals and eighteen privates.

The men who received posthumous honor included two lieutenant-colonels, one major, two captains, two first lieutenants, one second lieutenant, one first sergeant, five sergeants, four corporals and six privates.

It is well to remember that the award of the medal is confined to officers and soldiers who have performed in action deeds of most distinguished bravery, above and beyond the call of duty, so conspicuous as to clearly distinguish them for gallantry and intrepidity above their comrades; deeds which involve risk of life or the performance of more than ordinarily hazardous service and the omission of which would not justify censure for failure to perform it.

The medal which was changed in 1904 from its first form as adopted in 1862 is made of silver, heavily electroplated in gold. The five pointed star which was a feature of the old medal has been retained, and in the centre of the medal appears the head of Minerva, warlike daughter of mythological Jove, symbolizing wisdom and righteous war. Surrounding this central feature in circular form are the words "United States of America," while a laurel wreath, enamelled in green, encircles the star. A wreath of oak leaves at the base of the star is also enamelled in green. On the reverse side are engraved the name and rank of the recipient and the place and date of the action for which it was granted.

Gen. Pershing has bestowed most of the medals awarded to the recipients on the occasion of reviews of divisional troops. The posthumous awards have been made by the Adjutant-General of the Army to the nearest relatives of the honored men.

History of the Decoration As Ordered by George Washington

The forerunner of the Congressional Medal of Honor was the "figure of a heart in purple cloth or silk, edged with narrow lace or binding" which Gen. George Washington in an order issued in the summer of 1782 authorizing enlisted men in his army to wear this symbol on the left breast when they had performed any "singularly meritorious action."

This simple purple heart, the first American decoration and the first by any country to have general application to enlisted men, is the forerunner of the Congressional Medal of Honor. This medal has been awarded to 1,854 persons since its institution on March 3, 1863, and of the thousands of heroic deeds performed during the world war only seventy-eight were deemed worthy of this jealously guarded recognition.

In 1861 Congress authorized a decoration for the first time in its history. That decoration, however, applied only to enlisted men in the navy, though the law was amended in the following year to include enlisted men of the army, and in March, 1863, it was still further extended to include officers of the army. The act of 1861 did not limit the bestowal of the Congressional Medal to deeds of heroism but provided it should be given to such men of the navy as "shall most distinguish themselves by their gallantry in action and other seamanlike qualities during the present war."

The act of the following year, which extended the honor to enlisted men of the army, likewise contemplated the award of the medal for reasons other than gallantry in action, inasmuch as it included a provision for granting the distinction to those who demonstrated heroism in battle "and other soldier-like qualities in the present insurrection." It will be noted, however, that both acts limited the decoration to the civil war, and if the legislation had not been amended the Congressional Medal of Honor would have passed out of existence with the termination of that war.

Under the Congressional Acts of 1861 and 1862, as under the "purple heart" order of Gen. Washington, distinction was accorded to many men for services which had nothing to do with actual hostilities. On March 3, 1863, however, Congress passed a third act which not only removed the time limitation on the Medal of Honor but also confined it to deeds of heroism in battle. Henceforth the medal was to be awarded to officers as well as enlisted men, the text of the act reading "such officers, non-commissioned officers, and privates as have most distinguished or who may hereafter most distinguish themselves in action."

Another action by the War Department, taken prior to the entrance of the United States into the world war did much to raise the Congressional Medal of Honor to its present high place. In 1916 a board was appointed at the direction of Congress to examine the roster of the Congressional Medal of Honor and strike from the list any awards which had not been made in compliance with the law.

Of the seventy-eight awards, thirty-nine were in the National Guard divisions, twenty-three in National Army divisions, thirteen in Regular Army divisions, two in the Tank Corps and one in the Air Service. Awards of the Medal of Honor by States and by divisions were as follows:

BY STATES.		BY DIVISIONS.	
New York	9	Thirtieth	12
Illinois	7	Eighty-ninth	9
California	6	Thirty-third	9
Missouri	6	Seventy-seventh	6
New Jersey	6	Ninety-first	4
South Carolina	6	Twenty-ninth	3
Tennessee	6	First	2
Colorado	4	Third	2
Massachusetts	4	Fifth	2
Oklahoma	3	Twenty-sixth	2
Arizona	2	Thirty-fifth	2
Idaho	2	Thirty-sixth	2
Kentucky	2	Forty-second	2
Minnesota	2	Tank Corps	2
Virginia	2	Eighty-second	2
Alabama	1	Twenty-eighth	1
Iowa	1	Seventy-eighth	1
Kansas	1	Ninety-third	1
Michigan	1	Air Service	1
North Carolina	1		
Oregon	1		
Texas	1		
Washington	1		
Wisconsin	1		
England	1		
Norway	1		
	78		78

The Army Congressional Medal of Honor and the Navy Congressional Medal of Honor are different decorations, governed by different acts of Congress. The original act of 1861 affecting the navy was changed the following year to bestow the medal on "seamen distinguishing themselves in battle or for extraordinary heroism in the line of their profession," thus eliminating the award for "seamanlike qualities," but not necessarily limiting it to heroism in action. The limitation of the medal to "seamen" was removed by amendments of 1901 and 1915, which extended the honor to the Marine Corps and to officers as well as men. The law of 1919 adopts the language of the army legislation, so that at present the two medals are exactly on the same footing.

The award of either the army or navy medal more than once to the same person is prohibited under the present law.

Curious and Interesting Bits of Nature Lore

DESPITE the old maxim that "beauty is only skin deep" most persons base their admiration, in part at least, on external appearances. We are especially likely to prefer those four footed animals that possess pleasing forms and bright colors. Those that are grotesque and ungainly, however, have a fascination that is sometimes as hard to resist as to understand.

None of the curious animals that nature has fashioned is more specterlike than the Madagascan animal called the aye-aye. Its grotesque features suggest vividly the weird creatures of a nightmare. It is about three feet in length, with long, coarse fur of a dark brown or black color. The tail is long and bushy, and the ears are remarkable for their size. The hands and feet are unlike those of any other creature, for the fingers and toes, with the exception of the great toes, are exceedingly long and slender and furnished with attenuated claws. Those, combined with the peculiar staring eyes, give the creatures a gruesome appearance.

These slender fingers play a curious part in the feeding habits of the aye-aye. By their aid the animal can dislodge from their hiding places the grubs and insects that form a part of its diet. When it gets an orange the aye-aye will first bite a circular hole in the fruit and then hold it against the side of its open mouth, while with the long fingers of its disengaged hand it will scoop out the entire contents of the orange until only the skin is left.

The aye-aye is related to the lemurs, although when it was discovered its chisel-like teeth led the naturalists to believe that it was a rodent.

The natives of Madagascar greatly dread the aye-aye and have a superstitious fear that if they should touch one they will die within a year. When it is accidentally caught in a trap set for some other creature the owner of the trap liberates the animal after he has smeared fat over its body as a peace offering.

THE discovery that the axis of the earth is not fixed in direction, but that it swings round in such a way as to cause the North Pole itself to revolve once in every fourteen months round a circle ten yards in diameter, is now generally accepted as an established fact.

It is evident that such a wabbling of the earth's axis of rotation, small though it be, must produce some effect upon the level of the ocean at its shores, and an examination of the very careful records which have been kept for many years of the height of the tide in the canal at Helder, in Holland, was recently made for the purpose of determining whether such an effect could be perceived.

The result of the examination showed that the average level of the water had varied with great regularity in a recurring period of fourteen months ever since the records were begun in 1851.

The inference is that this regular change of level must be due to the swinging round of the axis of the earth. The amount by which the level changes—a little less than five-eighths of an inch—also corresponds to the calculated change that should result from the supposed cause.

THE impression that ivy is harmful to walls of stone or of brick has been removed by the testimony of a large number of architects, builders, foresters and master gardeners. These trained observers agree that ivy has no tendency to make the walls damp. They maintain, in fact, that the clinging tendrils of the plant extract and absorb any existing moisture, and that the thick leaves protect the walls from the action of the weather. Furthermore, they find no evidence that the ivy roots affect the foundations of stone structures.